

Information to identify the case:

Debtor 1	<u> Jessica L. Larney </u>	Social Security number or ITIN	xxx-xx-7776
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u> </u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-22234-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jessica L. Larney

10/10/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jessica L. Larney
 Debtor

Case No. 16-22234-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 60

Date Rcvd: Oct 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2017.

db #+Jessica L. Larney, 1557 Dee Road, Forked River, NJ 08731-3409
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 cr +Christopher Larney, c/o Steven J Abelson, Esq., PO Box 7005, Freehold, NJ 07728-7005
 516607206 +ACAR Leasing, LTD, POB 183853, Arlington, TX 76096-3853
 516253589 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808-1674)
 516253595 Capl/bstby, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
 516253594 Capl/bstby, Capital, 1 Retail Services, Salt Lake City, UT 84130
 516253600 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
 516253601 #Christopher G. Larney, 17 Norwick Dr, Forked River, NJ 08731-5635
 516253603 Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, PO Box 790040,
 Saint Louis, MO 63179-0040
 516253612 Ellen Larney, 17 Norwick Dr, Forked River, NJ 08731-5635
 516253621 Mandeess, 401 Hackensack Ave, Hackensack, NJ 07601-6411
 516253623 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816)
 516253622 Nissan Motor Acceptance Corp/Infinity Lt, NMAC/Attn: Bankruptcy, PO Box 660360,
 Dallas, TX 75266-0360
 516253625 Pnc Bank Credit Card, PO Box 5570, Cleveland, OH 44101-0570
 516253626 Pnc Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180
 516253627 Prsm/chna, PO Box 6497, Sioux Falls, SD 57117-6497
 516253628 Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 516253635 Td Rcs/le Papillon, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Oct 10 2017 22:38:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 10 2017 23:06:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: usptregion03.ne.ecf@usdoj.gov Oct 10 2017 23:06:24 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516253590 EDI: HNDA.COM Oct 10 2017 22:43:00 American Honda Finance, PO Box 168088,
 Irving, TX 75016-8088
 516253591 EDI: PHINAMERI.COM Oct 10 2017 22:38:00 Americredit/Gm Financial, PO Box 183583,
 Arlington, TX 76096-3583
 516253592 EDI: AMEREXPR.COM Oct 10 2017 22:38:00 Amex, Correspondence, PO Box 981540,
 El Paso, TX 79998-1540
 516253593 EDI: AMEREXPR.COM Oct 10 2017 22:38:00 Amex, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 516709632 EDI: BL-BECKET.COM Oct 10 2017 22:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516253596 EDI: WFNNB.COM Oct 10 2017 22:38:00 Cb/vicscrt, PO Box 182789, Columbus, OH 43218-2789
 516253597 EDI: CHASE.COM Oct 10 2017 22:43:00 Chase, Attn: Correspondence Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 516253598 EDI: CHASE.COM Oct 10 2017 22:43:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 516253599 EDI: CHASE.COM Oct 10 2017 22:43:00 Chase Card Services, Attn: Correspondence,
 PO Box 15298, Wilmington, DE 19850-5298
 516253602 EDI: CITICORP.COM Oct 10 2017 22:38:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 516253605 EDI: WFNNB.COM Oct 10 2017 22:38:00 Comenity Bank/Express, PO Box 182789,
 Columbus, OH 43218-2789
 516253604 EDI: WFNNB.COM Oct 10 2017 22:38:00 Comenity Bank/Express, PO Box 18215,
 Columbus, OH 43218
 516253606 EDI: WFNNB.COM Oct 10 2017 22:38:00 Comenity Bank/Mandeess, PO Box 182125,
 Columbus, OH 43218-2125
 516253608 EDI: WFNNB.COM Oct 10 2017 22:38:00 Comenity Bank/Nwyrk&Co, PO Box 18215,
 Columbus, OH 43218
 516253607 EDI: WFNNB.COM Oct 10 2017 22:38:00 Comenity Bank/Nwyrk&Co, 220 W Schrock Rd,
 Westerville, OH 43081-2873
 516253609 EDI: WFNNB.COM Oct 10 2017 22:38:00 Comenity Bank/Victoria Secret, PO Box 18215,
 Columbus, OH 43218
 516563929 EDI: DISCOVER.COM Oct 10 2017 22:38:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516253610 EDI: DISCOVER.COM Oct 10 2017 22:38:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 516253611 EDI: DISCOVER.COM Oct 10 2017 22:38:00 Discover Financial, Attn: Bankruptcy,
 PO Box 3025, New Albany, OH 43054-3025
 516253614 EDI: FORD.COM Oct 10 2017 22:43:00 Ford Motor Credit, PO Box 62180,
 Colorado Springs, CO 80962-2180
 516598443 EDI: FORD.COM Oct 10 2017 22:43:00 Ford Motor Credit Company LLC, Dept 55953,
 P O Box 55000, Detroit MI, 48255-0953
 516253613 E-mail/Text: nculp@firstffcu.com Oct 10 2017 23:07:17 First Financial Fed Cu,
 1372 Route 9, Toms River, NJ 08755-4038

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 60

Date Rcvd: Oct 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516253615 EDI: FORD.COM Oct 10 2017 22:43:00 Ford Motor Credit Company, PO Box 220564,
Pittsburgh, PA 15257-2564
516253616 +EDI: FORD.COM Oct 10 2017 22:43:00 Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000
516253617 EDI: WFFC.COM Oct 10 2017 22:43:00 Furniturebar, PO Box 94498,
Las Vegas, NV 89193-4498
516253618 EDI: PHINAMERI.COM Oct 10 2017 22:38:00 Gm Financial, PO Box 181145,
Arlington, TX 76096-1145
516253619 EDI: CBSKOHL.S.COM Oct 10 2017 22:38:00 Kohls/Capital One, PO Box 3120,
Milwaukee, WI 53201-3120
516253620 +EDI: CBSKOHL.S.COM Oct 10 2017 22:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
516253624 E-mail/Text: shaak@oceanfirst.com Oct 10 2017 23:07:21 Oceanfirst Bank, 975 Hooper Ave,
Toms River, NJ 08753-8320
516253630 EDI: RMSC.COM Oct 10 2017 22:38:00 Synccb/Lowes Pc, PO Box 965005,
Orlando, FL 32896-5005
516253629 EDI: RMSC.COM Oct 10 2017 22:38:00 Synccb/jcp, PO Box 965007, Orlando, FL 32896-5007
516253631 EDI: RMSC.COM Oct 10 2017 22:38:00 Synccb/toysrusdc, Attn: Bankruptcy, PO Box 103104,
Roswell, GA 30076-9104
516253632 EDI: RMSC.COM Oct 10 2017 22:38:00 Synccb/toysrusdc, PO Box 965005,
Orlando, FL 32896-5005
516818717 +EDI: RMSC.COM Oct 10 2017 22:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
516253633 EDI: RMSC.COM Oct 10 2017 22:38:00 Synchrony Bank/ Jc Penneys, PO Box 965064,
Orlando, FL 32896-5064
516253634 EDI: RMSC.COM Oct 10 2017 22:38:00 Synchrony Bank/Lowes Pc, PO Box 965064,
Orlando, FL 32896-5064
516761241 EDI: WFFC.COM Oct 10 2017 22:43:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438
516253636 EDI: WFFC.COM Oct 10 2017 22:43:00 Wffnb/Furniture Barn,
Wells Fargo Financial National Bank, PO Box 10438, Des Moines, IA 50306-0438
TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
516280949* Ellen Larney, 17 Norwick Drive, Forked River, NJ 08731-5635
516601147* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Co., LLC, POB 62180,
Colorado Springs, CO 80962-4400)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2017 at the address(es) listed below:

Daniel E. Straffi on behalf of Debtor Jessica L. Larney dstraflil@comcast.net,
G25938@notify.cincompass.com
Denise E. Carlon on behalf of Creditor First Guaranty Mortgage Corporation
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

District/off: 0312-3

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Steven J. Abelson on behalf of Creditor Christopher Larney sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7